

Carmel Valley Sun



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RURAL CUSTOMER

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YOUR BI-WEEKLY SOURCE OF VALLEY NEWS

February 1 — February 15, 1989



AGED BUS FLEET—Ed Goodrick (right) with the 1968 unit which was his first purchase for CUSD. Mechanic Tim Smith (left) at 32 is barely senior to 59-6 and 58-3, 64-7 (Numbers are model year) in background. Virtually the entire nine bus lineup in the CUSD lot when this *Sun* photo was taken "could legally drink."

Some CUSD School Buses Are Older Than Teachers

When you see Carmel Unified School District bus number 59-6 picking up the children, remember how the older school buses were numbered. The first number, 59, indicates the year the bus was purchased—1959. This thirty-year-old bus is older than some CUSD teachers!

That, explains CUSD Superintendent Robert Infelise, is one reason why the school parcel tax is so urgently needed. An aging bus fleet sorely needs rejuvenation, but the school district can't buy new buses without taking money from important educational programs.

A school tax of \$80 per land parcel will be on the ballot for voter approval March 8. If approved by two-thirds vote, it will raise \$880,000 per year for four years. That money will be allocated for capital improvements to school facilities, including replacement of about eight school

buses that will be more than twenty years old.

CUSD is one of the most spread-out school districts in the state, covering 594 square miles as compared, for example, to Pacific Grove's 5 square miles. Nearly half of CUSD's 2,100 students go to school in buses that travel over 225,000 miles per year.

Geographic circumstances cause CUSD to spend \$500,000 per year on transportation. Because of the way California schools are funded, that unusually large transportation budget uses money that would otherwise go to teaching children.

The 1976 Serrano-Priest court decision equalized the amount of money California school districts can spend per child. At present, the state provides each school district \$3,500 per child, regardless of how

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Branch at Mid Valley

Feasibility Study Gives Go-Ahead for New Bank

The Village bank committee "should proceed with efforts to organize a locally-based bank in Carmel Valley." There is an "uncommonly high void in banking services" in the central and eastern portions of Carmel Valley, and a new, "locally based bank could be operated profitably there under certain conditions."

Those are the carefully worded conclusions of a feasibility study for the proposed new Carmel Valley Bank. The study was prepared for the committee by David Gaber of Gaber Associates, Inc., a bank consultant who has helped organize thirty new banks in California.

Based on the favorable study, the bank committee has instructed Gaber to prepare the paperwork to file for a state bank charter with initial capital of \$3,000,000. The committee, consisting of Peter Coakley, Dick Nimmons, Randy Randazzo, and Roger Williams, is now identifying a 10 to 15 person board of directors for the new bank.

The study recommends opening a branch office at Mid Valley within six months after opening the main bank in Carmel Valley Village.

Throughout California, there is now one bank for every 3,500 to 4,000 people. Within a six mile radius of Carmel Valley Village, there are now about 9,600 people who have no bank at all. This "reflects a void in the market place ... a significant degree of underservice," according to the study.

In order to operate profitably, a new bank should obtain deposits of approximately \$30 million within three years. The Village branch of Bank of America held \$12 million and the former Crocker Bank branch at Mid Valley held \$9 million in deposits at the time they closed. The Monterey Savings branch at Mid Valley has \$31 million in deposits.

There are eight banks and savings and loans at the mouth of the Valley. Combined deposits at the mouth of the Valley have grown from \$25.9 million in 1975 to \$193.2 million in 1987 and are still growing.

"If adequate, local, customer-oriented bank services were provided at the Village and Mid Valley areas, we believe a significant portion of these deposits would

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1989 GOOD EGGS—Named "C.V. Chamber of Commerce Good Eggs" Friday were, (L-R) Dick Nimmons, Vera Stokes and Debbie Saxton. For the complete story of the annual C of C Installation Banquet, see Page Two. (Sun Photo)

Service Center Planned on Williams Farm at Valley Hills

The first step has been taken toward commercial development of the farmland at Valley Hills, south of Carmel Valley Rd. between Hacienda Hay & Feed and Valley Hills Nursery.

The County's Minor Subdivision Committee on Jan. 26 approved subdivision of 7.8 acres of the Leonard Williams farm into four commercial parcels. Alan Williams (no relation), of Carmel, proposes to develop the property as a service center for 30 contractors; a Hayward Lumber Co. Home Improvement Center; and offices for his own general contracting business, Carmel Design Co.

There are no current plans for developing the 2.6 acre parcel fronting Carmel Valley Rd., east of Hacienda Hay & Feed, which is zoned for retail use.

As a condition for approval of this development, the County will require construction of a right turn lane and acceleration lane on Carmel Valley Rd., access roads to the Williams property, and a drainage system to handle the runoff from Canada de la Segunda which now flows across this field.

These expensive infrastructure improvements will ease the way for later residential development on the remaining portion of the Williams property, and for further commercial development on the adjacent Wolters property (behind Hacienda Hay & Feed and the Valley Hills Shopping Center).

The Lower Carmel Valley Advisory Committee reviewed the subdivision and rezoning proposal on Jan. 17 and recommended against it in a Jan. 19 letter to the Planning Commission. The committee did not object to the specifics of the Williams plan. It was very concerned that piecemeal development of this area might eventually turn into an "atrocious" like the piecemeal development at the mouth of Carmel Valley.

The advisory committee wants the County to develop a specific plan governing future development of the entire area between Valley Greens Dr. and Valley Hills Nursery, from Carmel Valley Rd. all the way back to the river.

Rezoning and subdivision of the Williams property will almost guarantee that the adjacent Wolters farm will

eventually receive the same treatment, the committee believes. The committee anticipates difficulty in coordinating traffic circulation plans with the existing Valley Hills Shopping Center, and it foresees pressure for a bridge across the Carmel River linking the Craig Vetter property.

In its letter to the Planning Commission, the committee wrote we "feel strongly that the burden is on the County to produce a specific plan which will address the tremendous impacts this area will have on all of us who live, drive, or work in Carmel Valley. The public needs to be made aware of the potential implications—good and bad, which this project might have on their lives."

Alan Williams believes "the Carmel Valley Master Plan already serves as a specific plan for this area. It specifies exactly what can and cannot be done." Williams told the committee, "You're trying to impose on me another process that is already done." Williams also reminded the committee that every commercial facility built in this area will require a use permit, which provides ample opportunity.

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THE ACTIVE LIVES—At top, 1988 Carmel Valley Chamber Pres. Paul Brocchini (L.) presents 1989 President Cal Jepson with his "own gavel" while turning over the podium. Sidney Sue Slade (Left above) served as Mistress of Ceremonies. At right, a totally surprised Debbie Saxton greets her Good Egg "presenter" Randy ("Village Mayor") Randazzo with "I can't believe you did this!" (Sun Photos)

Stokes, Nimmons, Saxton Receive 'Good Egg' Awards

Continuing a 35-year tradition, Vera Stokes, Dick Nimmons, and Debbie Saxton were named "Good Eggs" and received the coveted egg award at the Carmel Valley Chamber of Commerce's Installation Dinner Jan. 27.

Also at the dinner, Cal Jepson, manager of Carmel Valley Ranch Resort, took the gavel from Paul Brocchini as the new chamber president. Jepson introduced other members of his board and discussed goals for the coming year. Before introducing the Good Egg awards for community service, Dick Krueger announced that Roy and Jeanette Kaminske had donated another \$1,000 to the Good Egg Foundation.

The foundation was started last year with a donation from the Kaminskes. It is intended to provide funding to people in the Valley who give of themselves to help others.

In presenting the Good Egg award to 90-year-old Vera Stokes, sponsor Donna Tarr described Stokes' many years of service with the Community Chapel, St. Dunstan's Church, Carmel Valley Community Youth Center, and Red Cross Blood Bank. Stokes is an historian of Carmel Valley and is known to Village children as their "favorite witch" on Halloween.

Dick Nimmons' selection as a Good Egg was co-sponsored by last year's Good Eggs, Roger Williams and Doug Despard. Since moving to Carmel Valley in 1974, Nimmons has served as president of Carmel Foundation, treasurer of MPSPCA and Legal Services for Seniors, two terms as president of CVPOA, and is now a member of the interim board forming the new Carmel Valley Bank.

In presenting the Good Egg award to Debbie Saxton, sponsor Randy Randazzo described it as "a priceless gem valued forever by its recipient." Since 1979, Saxton

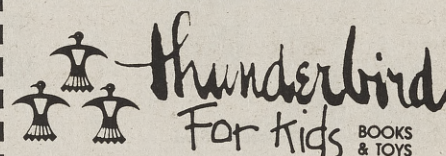
has participated in Bingo, Monte Carlo Night, and many other fund raisers for the Carmel Valley Community Youth Center, helped put together the first Chili Cook-Off, was president of the Community Center for two years, was the Carmel Valley JayCees' Woman of the Year, started the *Carmel Valley Sun* in 1981, helped in the formation of the Carmel Valley Recreation and Park District and served as president during 1987-88, and now serves on the Carmel Valley Village Master Plan committee.

Farr Named To Panel

Assemblymember Sam Farr will serve as the California State Assembly Representative on the state Commission on Special Education.

The Commission on Special Education advises the State Department of Education, the Governor, and the Legislature, on California's special education programs for individuals from birth through 21 years of age.

As a member of the Assembly Committee on Education since his election in 1980, Farr sponsored bills to aid those with special needs, including AB 203 in the 1987-99 legislative session to guarantee adequate funding, and AB 1537 in 1985 which established an emergency fund to assist school districts in serving children from group homes.



CHILDREN'S PROGRAM

Children will be entertained with puppetry, storytelling, mimes, magic or singers, every Saturday at 11 a.m., February through March.

There is a \$2.00 charge for children, \$3.00 for adults.

The Magic Pearl Puppet Theatre—Feb. 4. Improvisational troupe of puppeteers with the "Magic Pearl of Illion." A story of Giovanni's search for confidence in Illion, the land of his dreams. With the help of the Star Fairy, he conquers Count Draco the evil genius of Illion who wants the Pearl of Confidence for himself.

Hinton Harrison—Feb. 11. A highly-trained Mime who has worked extensively with children across America. His work encourages the development of skills in language, drama, dance, and art.

Marilyn Robertson—Feb. 18. Writer and singer of humorous, touching and thought-provoking songs.

Story Creek Critters—Feb. 25. Performing troupe specializing in storytelling productions featuring live performers, Ambee the Clown and Jackson, and a delightful array of puppet "Critters."

A SPECIAL SURPRISE!

Paul Fleishman—Feb. 25. 1 to 4 p.m. Recipient of the American Library Association's prestigious Newberry Award for writing the best children's book of 1988 will be our special guest. His book "Joyful Noise" Poems for Two Voices, celebrates the insect world in imagery, rhyme and onomatopoeia. No charge.

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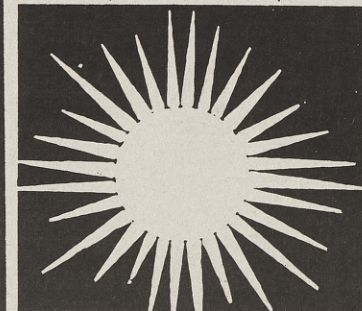
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Hatton Canyon Freeway

Stop Light Can Be Avoided At Valley Road Interchange

By Dick Heuer

This is the second in a series of articles on alternative designs for the proposed Hatton Canyon Freeway. These are alternatives proposed by local citizens but not analyzed by Caltrans in its soon-to-be-released Final Environmental Impact Statement.

The first article discussed the tunnel alternative to the Carpenter St. interchange. A future article will discuss the Rio Rd. intersection.

Caltrans estimates that about 85 percent of the southbound traffic on the new freeway will exit the freeway at the Carmel Valley Rd. interchange. Only 15 percent will continue on the freeway to destinations south of the Carmel River.

Yet Caltrans has designed the interchange so that almost all the 85 percent of local traffic passes through a traffic signal, while the 15 percent through traffic proceeds unimpeded.

Normally, one designs a highway to provide free flow for the largest volume of traffic. Caltrans has not done so. This obvious subordination of local traffic requirements to permit the free flow of a relatively small amount of through traffic has spawned a number of proposals for alternative ways of handling the Carmel Valley interchange.

The graphic shows a design proposed by Joyce Stevens, a retired architect living in Carmel. Other drawings for similar alternatives have been prepared by Colin Sly, Rod Mills and Michael Troian.

What these proposals have in common is some form of clover leaf exit—without traffic signal—for cars moving southbound on the freeway and heading toward Carmel Valley. There is also a free turn movements must be compressed into the smallest possible space. It is the only type of interchange that can be built in this location that permits drivers to turn in every possible direction. With all the alternative designs, one loses one or more turn movements.

With the interchange shown in the graphic, for example, drivers headed west on Carmel Valley Rd. cannot turn south onto the freeway. Drivers coming east on Carmel Valley Rd. from the old Highway 1 cannot turn north onto the freeway. Many critics of the Caltrans design believe these turns are not essential; there are alternative routes, so these turns can be sac-

flow—without traffic signal—between Carmel Valley Rd. and the existing Highway 1.

This alternative does not provide for the small amount of traffic from Carmel Valley that heads south toward Carmel Highlands or Big Sur. That traffic would have to proceed via Carmel Rancho Blvd., as at present, or via Rio Rd. after it is extended to meet Carmel Valley Rd. at Rancho Canada.

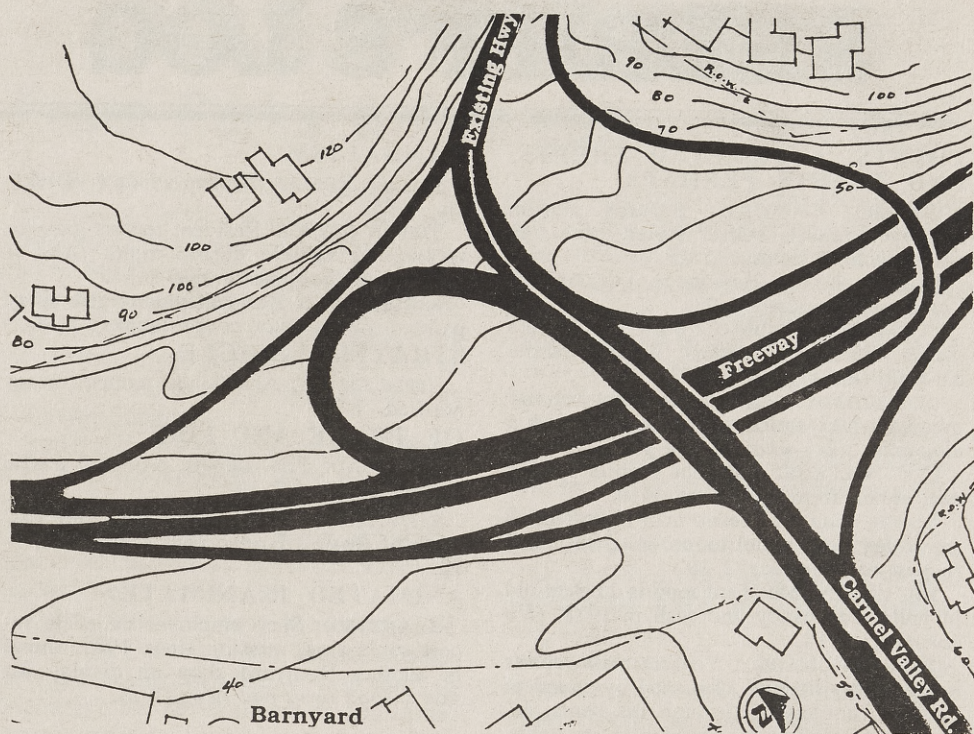
The proposals differ on how they route northbound traffic from the Highlands or Big Sur that wants to go up old Highway 1. How that traffic is handled will depend, in part, on what is done at the Rio Rd. intersection. The graphic shows this traffic passing over the freeway north of Carmel Valley Rd. Other alternatives place the overpass south of Carmel Valley Rd.

The topography of the area puts severe constraints on the kind of interchange that can be built at Carmel Valley Rd. That is why Caltrans opted to experiment with a new type of interchange that has never been built in California before, the so called single-point diamond interchange.

This new type interchange is designed for use in urban areas where all the possible rificed to achieve smoother flow for the great bulk of local traffic.

The amount of traffic to be handled by the Carmel Valley interchange is also a concern. Because there will be no intersection at Rio Rd., traffic that now enters or leaves Highway 1 at Rio Rd. will be routed via the Carmel Valley Rd. interchange. Similarly, the proposed Carpenter St. interchange has no southbound on ramp or northbound off ramp. This traffic, too, will be routed via the Carmel Valley Rd. interchange.

Any miscalculation in design of this interchange is likely to have disastrous consequences.



CARMEL VALLEY INTERCHANGE - This alternative design for the Hatton Canyon Freeway eliminates the traffic signal for Carmel Valley drivers that is proposed in the Caltrans plan. Note the single clover leaf exit for cars traveling south on the freeway and turning onto Carmel Valley Rd.

Feb. 8 Annual Meeting

CVPOA To Review Water Rationing

Water rationing progress and problems will be principal topic for C.V. Property Owners Association annual membership meeting Feb. 8 at 7:30 p.m. at Hacienda Carmel's Fiesta Room.

New CVPOA officers and directors will be introduced, with a report to members on current CVPOA programs.

Bruce Buel, managing director of M.P. Water Management District will speak at the "open-to-the-public" meeting.

Buel will illustrate his remarks with charts, answering questions on water rationing and the current drought, giving a status report on the current water supply and discussing 20 per cent water conservation program. Buel will also review the possibility of district residents and businesses facing a Phase Four, 30-40 per cent conservation requirement.

Property owners having special drought questions applying to their homes and properties are invited to attend.

New Directors Join C.V. Parks

Sherrie May and Carl Johnston are newly appointed directors for the C.V. Recreation and Park District, filling existing vacancies on the board.

May, a self-employed home designer, is a long-time Valley resident, Executive Director for Animal Welfare Information and Assistance, Inc. Her father, Jim May, was an original CVCYC director. She has also served as a director of an early "day care" program at the Center.

Johnston heads Johnston Financial Group, having moved to El Caminito with his family from Cupertino last

September. He has been active in the program to form a new Valley bank.

After installation of the two new directors, Chuck McKay was named board president, Fred Slabaugh to the vice presidency, Randy Randazzo remained as Treasurer and May became secretary.

The board also discussed a long range planning effort in cooperation with the CVCYC board to provide general guidance for both groups for building, program and administrative needs of both groups.

A general community "town meeting" is to be announced as part of this effort.



EYE-DEAS

By Drs. Kim & Irv Hartford

Q. When should I take my son for his first vision examination?

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In addition, this first examination is important in diagnosing a "lazy eye" early, when treatment is most effective. We also can determine if your child's vision skills related to future classroom performance are developing normally or provide help if they are not.

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SHERIFF'S LOG

THEFTS, ATTEMPTED THEFTS, AND THEFTS PERHAPS

CARMEL RANCHO: Service station employee reports starter stolen from van parked behind station. 1-25.

SADDLE ROAD: Residence burglarized. Losses not itemized. 1-23.

TULARCITOS SCHOOL: BMX turbo bike stolen. Black, no fenders, broken handle bar bolt. (Runs good?) 1-23.

CROSSROADS CENTER: Resident reports mountain bike stolen. (Cross a BMX with a mountain bike—what do you get?) 1-20.

C.V. VILLAGE: Resident reports leather coat stolen from apartment. 1-19.

LOWER VALLEY: Fresno man reports camera stolen from motel room. (And he didn't request room service) 1-19.

MID VALLEY: Merchant reports 15-year-old juvenile took candy and cash in 1988. (No comment) 1-18.

VILLAGE: 1 A.M. Visiting male reports he and his girlfriend awakened by sound of intruder rummaging through his pants. Intruder gone before he could turn on lights. (Neighbor looking for a light?) 1-16.

UPPER C.V. ROAD: New York man reported from Monterey airport telephone that his rented vehicle was broken into on upper C.V. Road. Brown leather purse and black canvas bag stolen. (Not a happy camper) 1-14.

MIRAMONTE ROAD: Mail box stolen. (It was dumped just up the grade) 1-14.

CACHAGUA: Resident reports front door, window, and shotgun taken. Reported as possible landlord/tenant situation. (Time for arbitration?) 1-14.

CROSSROADS: Two juvenile female subjects apprehended shoplifting cosmetics. 1-14.

CROSSROADS: Carmel resident cited for shoplifting. 1-12.

CACHAGUA: Resident reports tow bar stolen from barn. 1-12.

VILLAGE: Resident reports theft of purse at CVVCYC. 1-11.

GOING TO POT

MIDDLE SCHOOL: Female student with marijuana. 1-25.

YOUR SLIP IS SHOWING

CANYON ROAD: Trash dumped. Reluctant property owner identified from contents. Picked it up. (Apologetically or ?) 1-20.

VANDALISM

LAGUNA ROBLES: Broken window in vehicle. 1-25.

TIERRA GRANDE: Resident reports garbage thrown on vehicle during night. (And it wasn't even dumpster green) 1-14.

SADDLE ROAD: Resident reports gate spray painted. (With color coordination?) 1-18.

STRAYED VEHICLE

UPPER CIRCLE: Abandoned moped, owner notified. 1-25

OF SMOKE AND FIRE

C.V. ROAD: Fire, deputy provided traffic control support. 1-19.

ESQUILINE: Small brush fire, 100 yds. north of Rosie's Bridge near C.V. Road. 1-12.

ANIMATED INANIMATE?

BARNYARD: Shop employee called to report son's ring, missing since 1985, found in another Barnyard shop on display for sale. (Good news-bad news.) 1-25.

FORGIVE US OUR TRESPASSES

BAY RIDGE: Resident reports home entered. Apparently nothing taken. (Except peace of mind) 1-24.

ROBLES DEL RIO: 14-year-old resident reports an unwanted male guest in C.V. Road residence. Subject departed. 1-13.

WHAT AGAIN?

EL HEMMORRO: Resident reports suspicious circumstances. 1-24.

SCHULTE ROAD: Unknown female threatened and yelled at resident. (I wouldn't admit knowing her either.) 1-17.

CARMEL RANCHO: Garrapata Ridge man and Pacific Grove woman arguing loudly. (Is altitude difference that important?) 1-16.

BUENA VISTA DEL RIO: Woman complained her husband refused to leave house. He left without incident. 1-16.

MOUTH OF VALLEY: Redwood city woman telephoned to report her father was in the Valley and had lost his car. Found at mouth of valley. (Papa or the car?) 1-16.

CROSSROADS: Store employee reported ex-boyfriend entered store, was served by another clerk and left. She claimed he had followed her to work. She has a restraining order which had not been served. 1-15.

BUENA VISTA DEL RIO: Resident reported "possible problems" with her ex-boyfriend "of two weeks". (His age?) 1-12.

CARMEL RANCHO: Store manager reports receipt of forged, stolen payroll check. (Nothing like three ID's) 1-10.

BLACK AND BLUE DIVISION

CAMP STEFANI: Woman reports live-in boyfriend physically abused her on 1-22. Department alerted via battery victim report from CHOMP. 1-23.

VILLAGE: Man calls to report "beating up" his wife. 1-20.

HIGHLANDS: Woman reported as being assaulted by husband. 1-19.

ROSIE'S BRIDGE: 10:30 p.m. Two Upper Circle men reported being assaulted by four male subjects near the bridge. One victim to family doctor for treatment for injuries resulting from being hit in the head by a bottle. (Definitely not in the laid-back Carmel Valley Village spirit) 1-18.

VIA CINCEDELA: Resident reports being battered in fight by Valley male. 1-11.

LAUREL SPRINGS RD: Male reported being struck by male neighbor. 1-11.

ODDS AND ENDS

CARMEL: Shop employee claims harassment by missing person's relative. 1-22.

PAT SPRINGS: Abandoned camp and equipment found. Sur coast rescue team, CHP coter searched, retrieved equipment. 1-18.

ROBINSON CANYON: 9 p.m. Three shots. Nothing found. (That's may be good) 1-12.

DOORSHAKERS' DELIGHT

BARNYARD: 2 a.m., Unsecured door in store. No sign of forced entry/theft. 1-21.

BARNYARD: Midnight, patrol caused rear door to business to open, activating alarm. Owner reluctantly responded, reset alarm, secured building. 1-16.

BARNYARD: Unlocked business door. Apparent owner oversight. (That's three in one week, now for the record!) 1-12

CASTLE VS. PROPERTY

MID VALLEY: Resident reports landlord/tenant problem with Pacific Grove resident. (Which is what or who?) 1-21.

CURIOUSER AND CURIOUSER

C.V. VILLAGE: Resident reports repeated thefts of property, items always reappearing intact within three days. 1-21.

RIO ROAD: Hotel employee reports hearing screaming female. "Augustitus cotillion" found in progress under Highway One bridge. (There must be more to this) 1-17.

CARMEL HILLS DRIVE: Carmel resident reports chimney smoke from "vacant" house. (Maybe a mouse cook-in?) 1-13.

CAMP STEFANI: "Ice cold" full keg of beer observed on C.V. road. (Observed doing what, and where did it go to do it?) 1-10.

NIGHT BUMPERS

C.V. ROAD: Resident reports noises outside residence about 10 p.m. 1-21.

WEST GARZAS: Resident reports "Banging and crashing in back yard." (Definitely not Gene Krupa) 1-20.

HIGHLANDS: Midnight. Some one knocking. 1-9.

LAST SEEN WEARING...

PASO HONDA: Reported runaway juvenile female. 1-24.

HORIZON WAY: Midnight, resident reports house guest missing. In apparent state of depression. Area searched without locating her. 1-20.

RED HANDS AND FACES

CARMEL RANCHO: Midnight, auto with lights off, driver and passenger, observed leaving area of goodwill collection trailer. Two TV's in vehicle. occupants admitted taking TV's from outside Goodwill trailer. (They're clearly handicapped—right?) 1-19.

ONE OR ? TOO MANY

VIA PETRA: Aspen, Colorado, man arrested for driving under the influence at C.V. Road and Via Petra. 1-19.

BORONDA ROAD: 2 a.m. Santa Barbara man cited for driving under the influence at C.V. road and Boronda. (Tis better to meet deputies than trees along there) 1-14.

FEATHERBOW RANCH: Resident reported inebriated, and verbally abusive to another family. Father in family confronted offender, fired shots from handgun. 1-17.

WHEN NOTHING HELPS

LA RANCHERIA: Property owners' agent discovers tenant's body. No evidence of foul play. 1-19.

HARDLY AN OVERSIGHT

CARMEL RANCHO: Bank official reports new account scam. Forged check used to open account. Forged deposit slip used to make withdrawal. (Let's see them forge a prison furlough!) 1-18.

DON'T PEDDLE PETALS

C.V. ROAD: Flower vendors cited for illegal commercial activity on County right-of-way. 1-17.

ALL IN THE FAMILY

VILLAGE: Cupertino woman complained a relative threatened to kill her during "family estate meeting" in Valley. 1-15.

VALLE VISTA: 16-year-old youth called 911 and hung up during "discussion with parent" regarding homework. (Had he tried the library?) 1-14.

HATTON CANYON: Woman complains husband verbally abusive to her. He moved to a hotel room to get away from "that hysterical woman." 1-11.

A SWEETHEART OF

A *sale*

TACK

JEWELRY

WOMEN'S CLOTHING

MEN'S FLANNEL SHIRTS

FEB.

1 - 14

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CHILD CARE OPEN

624-1564

Mid Valley sign ordered removed by Jan. 31 as "oversized and unauthorized."

Zoning Enforcement

Investigating Sign Violations Is Time-Consuming Process

"People often call to complain about commercial signs in Carmel Valley," said Sandy Smith, aide to Supervisor Karin Strasser Kauffman. Those calls have been more frequent and insistent recently because of several alleged flagrant zoning code violations visible to everyone driving on Carmel Valley Rd.

Action is underway, but it is a surprisingly time-consuming process.

Zoning investigator Carolyn Anderson explained that "first we have to determine whose jurisdiction it is." If a sign is placed in the County's right of way, Public Works has jurisdiction. If the sign is on private property but violates the zoning code, the Department of Planning and Building Inspection handles it.

It is sometimes difficult to determine if a sign is in the County right of way or on

private property. A survey may be required.

After a recent sweep of Carmel Valley Rd., Public Works asked Hospice of the Monterey Peninsula, Begonia Gardens, Montessori School, and Virginia Sevier Rogers to move signs from the right of way.

The ornamental iron works signs next to Carmelo School were ordered removed by the Zoning Inspector. Larry Rodrigues had allowed a friend to display his work there. The investigation prompted by the illegal signs also determined that Rodrigues was operating a landscaping business from his home there, contrary to zoning regulations for the area, according to inspector Joe Parker.

Kim Kvenild, the tenant on the property next to the Farm Center, was ordered to

Rod Mills Receives Award From Parks & Recreation Society

Rod Mills was recently presented the Outstanding Service Award by the California Parks and Recreation Society, District 6. Mills was nominated for the award by the Monterey Peninsula Regional Park District. Gary Tate, District Manager of the District, presented the award to Rod at the CPRS Annual Awards Dinner at Monterey Sheraton.

Rod has been a constant supporter of the Park District and staff since he and his wife, Anne, moved to Carmel Valley near Garland Park in 1980. Both are active equestrians and daily users of the 3000 acre Garland Park.

Shortly after moving to the Valley, Rod formed the Carmel Valley Trails Association as a non-profit group of trail users to encourage the development of additional

recreational trails. Rod has kept a "tight rein" on this organization and has served as its chairman for the last six years.

The Mills set the example for obtaining trail easements. Not only did they dedicate a trail easement to Garland Park, the Mills talked seven of their neighbors into also donating trail easements.

Rod is currently Vice President of the Carmel Valley Property Owners Association, serving as chairman of the roads/trail subcommittee.

He is also a trustee of the Big Sur Land Trust, a non-profit group active in land preservation in Big Sur and on the Monterey Peninsula.

Rod also serves on the Steering Committee for the Friends of the Park District, a Park District support group.

remove the large child care sign on that property by Jan. 31. This is commercially zoned property, so a sign would be allowed that is appropriate to any approved commercial use of the property. However, any sign there must go through the standard approval process, and the very large sign that Kvenild put up is an obvious violation, according to Parker.

Anderson points out that each complaint about a sign involves considerable investigation. First one has to identify the land parcel and the type of zoning that applies to that parcel. Then one asks a series of questions.

Is the sign related to an approved commercial use of that property? If the commercial use is approved, is the sign approved, or does it require approval? When was the sign put up, and what zoning reg-

ulations applied at that time? Is it perhaps a legal non-conforming use, because the sign was there before the rules were made? Has a sign been changed or moved since it was approved, or since it was first put up without approval being required?

Building inspector Joe Parker, who handles the Valley, maintains a videotape record of Carmel Valley Road to resolve any disputes about changes in sign location or content.

'Postal Dieting' Offered

"Weight Loss by Mail" as developed by Stanford Center for Research in Disease Prevention, is offered as a ten-week program by Salinas Valley Memorial Hospital, beginning Feb. 11.

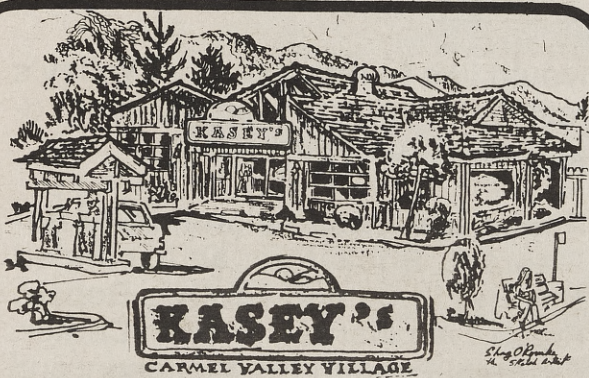
For information, registration, and fees call 424-7908.

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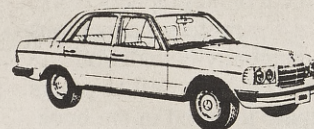
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News from the Carmel Valley Library

FICTION

*The Eight...*Katherin Neville
*Something In The Air (M)...*Emma Lathen
*Tupelo Nights...*John Ed Bradley
*The Book of Ruth...*Jane Hamilton
*Medusa...*Hammond Innes
*Killing Time in St. Cloud...*Judith Guest
*Speak For The Dead (M)...*Margaret Yorke
*The Heart of the Country...*Fay Weldon
*Two Way Cut (M)...*Peter Turnbull
*Treason (SF)...*Orson Scott Card
*The Jihad Ultimatum...*John D. Randall
*Zoo Station: Adventures in East & West Berlin...*Ian Walker
*A Season In Hell...*Jack Higgins
*You Get What You Pay For...*Larry Beinhart
*Imperial Purple...*Gillian Bradshaw
*The Chantry Guild...*Gordon R. Dickson
*Midnight...*Dan Koontz
*A Good Night To Kill (M)...*Lillian O'Donnell
*The Weeping & The Laughter...*Noel Barber

NON FICTION:

*Pierre Deux's Normandy...*Linda Dannenberg
*Bird: The Making of an American Sports Legend...*Lee Daniel Levine
*AIDS & Its Metaphors...*Susan Sontag
*Blessed Assurance...*A.G. Mojtabai
*The Stalker Affair...*John Stalker
*Anita Loos: A Biography...*Gary Carew
*Getting Better...*Anne C. Hargrove
*Creating Money: Keys To Abundance...*Sanaya Roman
*Katharine & E. B. White: An Affectionate Memoir...*Isabel Russell
*Fight the IRS & Win!*Cliff Roberson
*Your Real Medicare Handbook...*Jeffrey Spitzer Resnick
*Putting Food By...*Janet C. Greene
*Isak Dinesen/Karen Blixen: The Works & The Life...*Aage Henriksen
*Man Ray, American Artist...*Neil Baldwin
*The Essential Gesture...*Nadine Gordimer
*The 36-Hour Day: Family Guide To Caring For Persons With Alzheimer's Disease...*Nancy L. Mace

Childhood Ethics Lecture/Panel Feb. 7

"Ethical issues in Early Childhood Education: Can We Allow the Children to Hurt Each Other?" will be discussed Feb. 7, 7 to 9 p.m. at the Monterey County Office of Education, 901 E. Blanco Circle, Salinas.

The keynote address is by Louise Derman-Sparks, M.A., professor of Early Childhood Education at Pacific Oaks College.

The panel discussion following will ad-

dress "The Tender Topics," including superheroes, war play, and name calling.

All interested child care providers, teachers, directors and administrators are invited to attend.

This program is one of a series of professional development seminars presented by the Central Coast Association for the Education of Young Children. For information contact Jon Stocker at 646-0773.

Airport Exhibit Features Local Photos

Community Foundation of Monterey County will sponsor a special photography exhibition, *Community Visions at the Monterey Peninsula Airport Art Gallery*.

The "Art at the Airport" exhibition will feature work of local photographers working with local not-for-profit organizations funded by the Community Foundation.

The photos on exhibit, as well as others from the project, are featured in the book, *Community Visions: Helping Each Other in Monterey County*.

This special project was funded by the Dunspaugh-Dalton Foundation in cooperation with the Community Foundation

Participating photographers include Edna Bullock, Robert Byers, Martha Casanave, Brad Cole, Roger Fremier, Richard Garrod, Henry Gilpin, Don Gruber, Frank Keillor, Jerry Lebeck, Jerry Takigawa, Al Weber, Huntington Witherill, and Marco Zecchin. The Airport exhibit will be Feb. 4, through March 25.

MPC Offers 'Literary Myths'

The Gentrain Society of Monterey Peninsula College is presenting another short course, "Myths and Literature," by Edie Karas.

An instructor at MPC, Mrs. Karas will lecture on myths as used, developed and changed in various cultures of western civilization. She will discuss six or seven of the more important literary works based

on mythical sources of poetry, drama and fiction.

Topics will include what constitutes myth, the origins of myths, and their importance in literature psychologically, as well as contemporary myth making.

The class will meet from 1 to 3 p.m. Tuesdays and Thursdays, 2, 7, and 9, in Room SS-102 at MPC.

Children's Morning Programs Begin Feb. 4

A children's program will be held every Saturday morning at 11 a.m. in the storyteller's room of Thunderbird For Kids in The Barnyard beginning February 4.

Every Saturday morning, February through March, children will be entertained with puppetry, storytelling, mimes, magic or singers. All professional entertainers have been selected on the basis of Thunderbird For Kids philosophy—to provide stimulating, creative, and educational entertainment.

Opening the Saturday morning series will be The Magic Pearl Puppet Theatre.

This improvisational troupe of puppeteers will present the *Magic Pearl of Illion*. A story of Giovanni's search for confidence in Illion, the land of his dreams. With the help of the Star Fairy, he conquers Count Draco, the evil genius of Illion, who wants the Pearl of Confidence for himself.

There is a \$2 charge for children and \$3 for adults.

Thunderbird For Kids is located in The Barnyard, off Highway One between Carmel Valley and Rio Rd. For more information call 624-4995.

Sunset Public Speaking Class March 1

A four-week course in Oral Communication at Sunset Center begins March 1, 10 a.m. to 12 noon on Wednesdays.

Do you want to read well before an audience? Do you want to speak well before an audience? Do you want to converse well with people?

Students will receive instruction in impromptu creative ideas for oral communication such as introducing a speaker, after dinner speeches, conversation hints, and announcements.

Individual help in speaking problems will be stressed as well as use of voice, enunciation, posture, and microphone technique.

The class will be taught by Beatrice Boehm Schoenwiesner who received her B.S. at Columbia University and her M.A. at Stanford. She also studied voice and techniques of speaking at the Univer-

sity of Virginia, University of Wisconsin, and University of Vermont. She has taught adults and children in various speech and dramatic art classes.

Class size is limited. Pre-registration is required. Call 624-3996.

Designs Solicited For Sunset Center Mural

Mural designs depicting cultural arts and the Carmel area are being solicited for Sunset Center's north wall. Valley and area artists are encouraged to submit preliminary sketches for the project before Feb. 15.

The project may be done in any suitable media—oil, acrylic, mosaic, ceramic, etc.

For full details, interested artists should telephone Richard Tyler, Sunset Center director, at 624-3996, weekdays, 9-5.

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These many constructive ideas are being used to improve selection at Mid Valley Shopping Center.

We are continuing to seek additional retail and service uses to fill Valley residents' needs, welcoming inquiries for any of the above, or other potential retail and/or service uses.

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Study Shows Sea Otters Do Their Own Thing

A wild sea otter that uses a coke bottle instead of a stone to pry mollusks off rocks and crack their shells? Three enterprising female otters annually commuting 40 miles from Monterey to Santa Cruz, where there are a larger number of males, then back to Monterey to bear and raise their pups? Strange, but true.

These and other unusual findings from an ongoing sea otter research study will be reported in a slide lecture by Marianne Riedman, Ph.D., Director of the Monterey Bay Aquarium's Sea Otter Research Program, the featured speaker at the annual meeting of the Point Lobos Natural History Association.

This event, open to the public with no admission charge, will be at 9:30 a.m., on

Saturday, Feb. 4, at Carmel Women's Club, 9th and San Carlos.

That individual sea otters are so much inclined to "do their own thing" has been a surprise to Dr. Riedman and her associates in the study she directs. The program is much greater in scale and continuity than any research into the behavior of wild sea otters ever before attempted.

Ten people, five Aquarium staff members and five volunteers, work on the project, in which individual tagged otters have been observed from Point Lobos to Santa Cruz for the past four years.

Of more than 100 tagged otters recorded, about 50 individuals are "regulars," whose behavior patterns concerning feeding ecology, use of tools, socialization, and

reproduction are intriguing—and entertaining—to the researchers.

"When you watch these little creatures over a period of time, you can't help thinking of them almost as friends," says Dr. Riedman.

"We've given some of them descriptive names; Cola, who uses a bottle as a tool, Squiggly, who prefers to eat octopus, Porky, a chowhound whose tool is a huge flat concrete slab, and Supermom, an old female who has had a lot of pups and takes wonderful care of them.

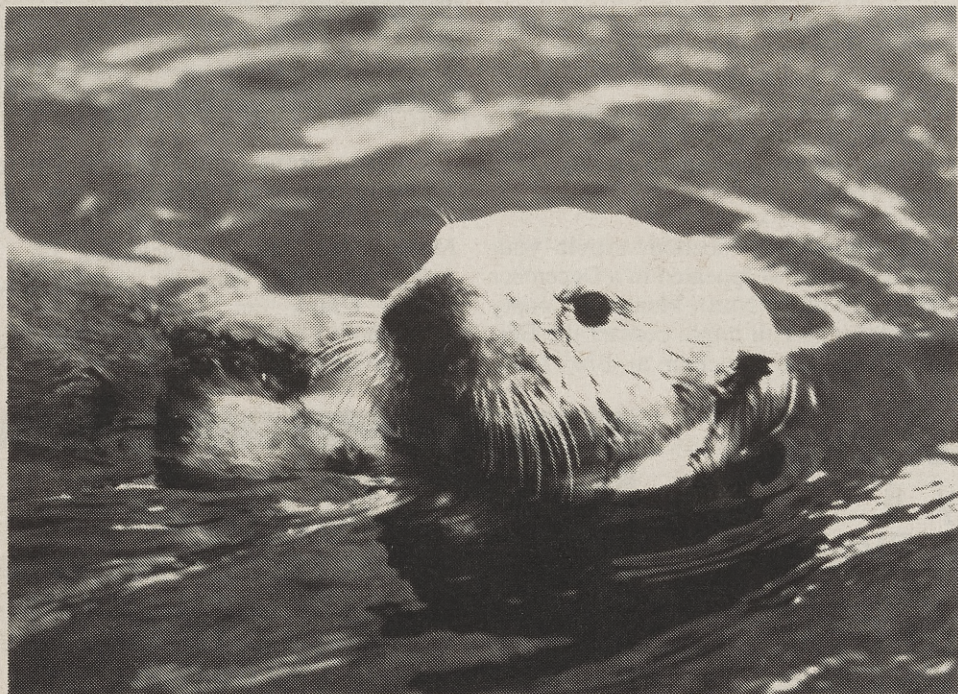
"At the end of the day we get together and gossip about what our little friends have been doing. Porky is trying to wean her pup. Spotch-head chased a young male intruder out of his territory. Supermom has mated this time with Lover's Point Male—there's life in the old girl yet!"

This unique Aquarium program is open-ended. In the future, if individual otters and their offspring are observed over several generations (a great rarity in carnivore research), Dr. Riedman is hopeful that significant information about genetic relationships will be added to the mass of other findings.

A marine biologist with impressive credentials, Dr. Riedman has two new books coming out this Spring: *The California Sea Otter* (for the Monterey Bay Aquarium) and *The Pinnipeds: Seals, Sea Lions, and Walruses* (University of California Press).

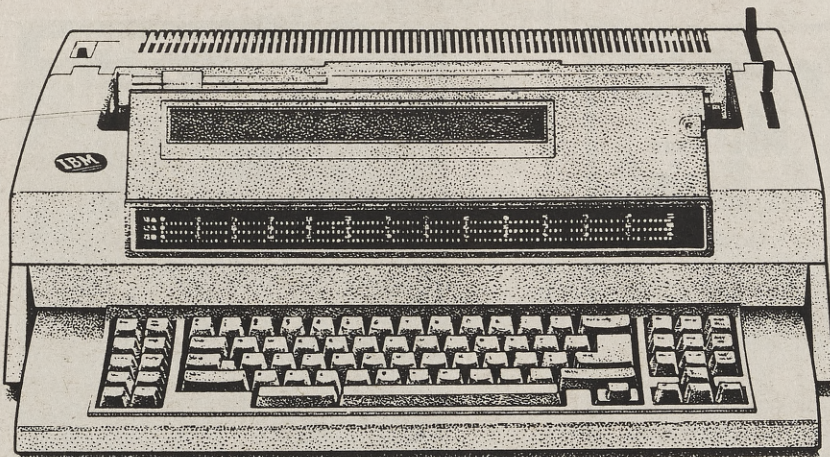


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SPCA Needs Clean Towels

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Animals who come to the SPCA for care and treatment use a lot of towels during the year and the current supply is low, so this special appeal is being made to County residents.

Anyone wishing to donate clean used towels can deliver them to the SPCA shelter, Highway 68 across from Laguna Seca Recreation Area. The shelter is open Monday through Friday, 8 a.m. to 5:30 p.m., Saturday and Sunday, 8 a.m. to 4 p.m. Telephone 373-2631.

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MPC Sponsoring Ano Nuevo Tour

Monterey Peninsula College Community Services is organizing an elephant seal tour, Feb. 11, at Ano Nuevo State Reserve, north of Santa Cruz.

Ano Nuevo is the winter home for a large colony of northern elephant seals. The males, weighing up to three tons, begin arriving in early December and are joined by the much smaller female seals later in the month.

Tours to observe the seals are conducted December through March under the auspices of the Ano Nuevo Interpretive Association. They are conducted by docents from the association and students from UC Santa Cruz who are majoring in natural history studies. To register for the two-and-a-half hour tour, call 646-4051.

Free Weight Control Lecture Set Feb. 4

Salinas Valley Memorial Hospital is offering a free lecture, "Permanent Weight Control" from 9:30 to 11:30 a.m., Feb. 4, in the hospital cafeteria.

Participants will honestly face their weight problem and develop ways of losing weight and keeping it off.

Instructor is Susan Hardison, R.D., Nutrition Consultant, Clinical Dietician at Salinas Valley Memorial Hospital.

Hospital Sponsors Exercise Challenge

Harden Memorial Heart Center at Salinas Valley Memorial Hospital is offering Exercise Challenge '89 for organizations in Monterey County. This free exercise contest begins March 13th and ends May 19th. Organizations must enter by February 10, 1989.

By entering your organization, you'll be helping members start an exercise program and rewarding those who are already exercisers.

Call the Health Promotion Department at Salinas Valley Memorial Hospital, 424-7908, for entry information.

Dyslexia Society Symposium Feb. 3-4

The Orton Dyslexia Society, Central California Chapter, is holding its annual symposium at Mission Inn Feb. 3 and 4.

Speakers and workshops dealing with study and treatment of persons with language disability resulting from dyslexia are on the agenda. The symposium is open to the public.

The program starts at 5:30 p.m. Feb. 3 and continues all day on Saturday, Feb. 4. For information, call Marian Kirkbride at 394-3468.

Senior Line

By Bill Schneider

Q. I'm 73 years old, widowed, live alone in my own home, and drive my own car, although only locally in the daytime. My daughter wants me to stop driving and I would agree except that I fear losing my independence. My daughter says she will take me grocery shopping weekly when she does her main shopping and also will take me to other shopping or appointments. I have friends who will take me to the Meals on Wheels for lunch and other affairs but it is the department store, hair-dresser type of trips that I fear losing control of. My daughter works five days a week and has several teenagers and a husband to care for so that I consider the grocery shopping trip all I want to ask of my daughter on a regular basis. A friend suggested I shop by mail for things other than groceries and that she recently saw an excellent article in the paper about mail order shopping, its advantages and drawbacks. Can you give me any advice on this. MS, Pacific Grove

A. I think the excellent article your friend referred to appeared in a December 1988 issue of the North Monterey County Fortnighter. You might contact the Editor, Charmaine Cruchett at Box 1104,

Castroville, CA 95012 (1-663-3939) to arrange for a copy. If you decide to shop by mail, I would suggest you use the larger, well known companies as there are pitfalls in dealing with someone many miles away.

Need information on senior affairs? Write *Senior Line*, Area Agency on Aging, 1184 Monroe Street, Suite 10, Salinas, CA 93906 or call 372-7662. *Senior Line* needs your name, address and phone number, but these will be withheld on request. Printed letters may be edited to meet space requirements.

New Babies

Chelsea Rene, daughter, born to Cynthia and Marc Williams, Jan. 10.

Sierra Nicole, daughter, born to Melissa and Buz Womack, Jan. 19.

Amy Elizabeth, daughter, born to, Eva Louise Clark, Jan. 22.

Matthew Leslie, son, born to Patricia and David Gilman, Jan. 24.

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CUSD School Buses

Continued from Front Page

much that district pays in property taxes. In other words, Carmel area schools enjoy no financial advantage from being located in an affluent area. They are at a disadvantage, however, because of geography. Large transportation costs mean less money is available for educational programs.

CUSD maintains 16 school buses. A number of them have driven over 400,000 miles. The state estimates school bus life expectancy at 15 or 20 years, depending upon type of bus. Half of the school bus fleet has already exceeded that life expectancy, according to Ed Goodrick, CUSD supervisor of operations.

Goodrick, who was raised in this area and attended Carmel schools, has worked for the school district for 31 years.

"Ideally, I'd like to replace every school bus made before 1977," Goodrick told the *Sun*. That's the year the federal government changed the safety standards to require high back seats in school buses. The new style seats also have far more

padding and are closer together, so that children have less room to bounce around in case of accident.

Those safety standards added \$20,000 to the cost of a new school bus. A conventional type (motor in front) bus now costs about \$55,000; the coach type, \$120,000.

Goodrick assured the *Sun* there is no safety problem with the current bus fleet. "We've never had an accident that injured or killed a child in the 30 years I've been here. I'm proud of that. We are very conservative. No one browbeats me to save dollars at the cost of safety," Goodrick said.

The California Highway Patrol inspects all school buses annually. The problem, according to Goodrick, is that "they didn't build these things to last 20 or 30 years like we're trying to use them." Infelise added, "When we have to take these old buses off the road, we just won't have any money to replace them. The parcel tax is our only hope."

Service Center Planned for Valley Hills

Continued from Front Page

nity for the committee and the the public to comment.

Committee chairman Jason Wachs told Williams, "I have not heard anything negative about your plan. What we want to do is to tie in your plan with the other things that might be done in this area in the future."

The current proposal takes almost three acres of frontage along Carmel Valley Rd. and downzones it from Planned Commercial to Agricultural-Residential. This reduces the potential for strip retail development along Carmel Valley Rd. In exchange, it takes 2.78 acres of land zoned Agricultural-Residential and rezones it to Planned General Commercial. This allows service businesses and certain light industry in an area set back from Carmel

Valley Rd. The resulting 7.8 acres will be subdivided into four commercial parcels.

Williams plans to use a California barn architectural theme throughout the project. This is comparable to the architecture at the existing Valley Hills Shopping Center.

The subdivision that was recommended by the Minor Subdivision Committee will require approval by the Planning Commission and is expected to be on the agenda shortly. The rezoning must be approved by both the Planning Commission and Board of Supervisors. After that process is completed, Williams will submit specific development plans that will also pass through a similar public review process.

Feb. 6 Voter Registration Deadline For March 7 Parcel Tax Election

Monday, Feb. 7 is the registration deadline for "inactive" eligible voters for the special Carmel Unified School District March 6 parcel tax election.

Citizens may register at the Election Department, 201 Main, Salinas, at Carmel and Carmel Valley post offices, Carmel City Hall, Carmel and Carmel Valley Libraries. A registration form may be requested in the mail by telephoning 647-7261.

Eligibility requirements are: At least 18 years of age, legal resident of the district, county and state, citizen of the United States, not be in prison or on parole for conviction of a felony. Re-registration is required upon moving, changing of name or party affiliation.

The CUSD parcel tax initiative is officially Measure A, specifically designed to finance maintenance and repairs for school buildings and to purchase new school busses.

CMS Parents Host Parcel Tax Session

A presentation on the proposed Carmel Unified School District March 7 ballot Parcel Tax initiative is scheduled for 7 p.m., Feb. 7 in the Carmel Middle School Library.

Scheduled to provide a slide show, "question and answer" panel and general information are citizen members of the Parcel Tax Committee—Donel Geisen, Frank Pinney and Fred Herro, Jr.

Dr. Robert Infelise, district superintendent and assistant superintendent Vance Baldwin will be present to answer questions.

The presentation will explain the reasons for the citizens' committee recommendation for the parcel tax and how income will be used directly for immediate district needs.

Bowe Accepts Monterey Fire Dept. Position, Remains with CVFPD as Valley Volunteer

By John Radon

Jib Bowe, ten year veteran with Carmel Valley Fire Protection District, has resigned from the department's professional staff to accept a position with the City of Monterey.

Terming his decision "a professional advancement move," Bowe says he will continue to live in the Valley and will remain with CVFPD as a Valley Volunteer.

For the past eight years, Jib has been the equipment maintenance engineer with the "Village Fire Department" and an Emergency Medical staffer.

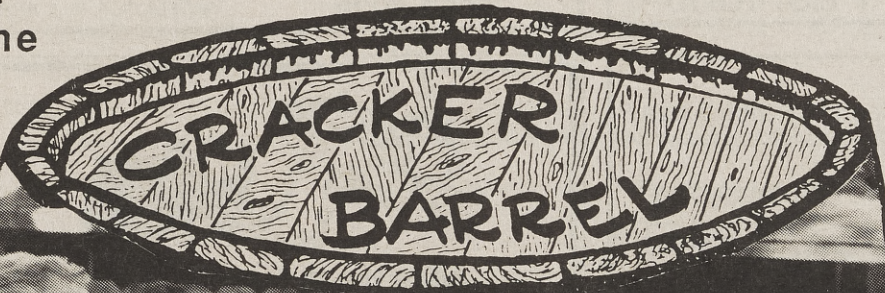
Chief Bob Heald said, "I am sure I speak for the entire staff and the Valley Volunteers in wishing Jib the best in his new job. It doesn't hurt so much knowing he will remain with us as a volunteer."

Heald also reminded Valley residents, "We have had only one chimney fire this winter. But with the cold weather continuing, your local fire departments urge all people with wood burning stoves and/or fireplaces to have the chimney flues cleaned."

STEW & SANDY

At The

We welcomed All Saints School 8th Graders to our "riverside log cabin" last week to share in their Pacific North Coast Indian studies with C.V. Historical Society materials and our collections. Arne Halle, who early in the 1900's lived in one of the tribal villages these students are studying gave of his personal experiences.



Here, I'm showing animal furs and hides used by the Indians to (L-R) students Daniel Higgins, Brent Weeth, Amber Hansman, Ruby Dominguez and Amy Williams.

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CV COMMUNITY YOUTH CENTER



The Carmel Valley Community Youth Center has planned fun and educational classes for both children and adults to help us through this cold winter and into spring. Pre-registration is required for most of the classes. Please call the Community Youth Center at 659-3983.

The children's art class will be offered for a new session. The youngsters will be encouraged to utilize and expand their creative potential. They will be working with a variety of media including drawing, painting, and crafts. The main objective of the class will be learning to appreciate art and to have fun with it. Both new and continuing students are welcome.

In a Valentine's Day craft class, youngsters will make a rag heart wall hanging to keep for themselves or to give as a Valentine's day gift.

Another craft class offered will teach adults how to make an herbal wreath. Students will utilize a round wire frame to make a wreath with dried flowers, herbs and a valentine's ribbon.

The fall course instructing adults in folk guitar will be continued. Both new and returning students are welcome, but new students are requested to come with basic chord knowledge including at least five chords.

A new class focusing on stress reduction through relaxing the body and mind is being offered this term. Breathing and stretching exercises are good for the heart as well as relaxation.

A multisensory tutoring program continues to be offered at the CVCYC. This program is especially effective in aiding dyslexic students and others with learning

problems. Assistance can be offered to people in grade school through adulthood to reach their full potential in reading, spelling, and comprehension skills.

The swimming pool at the CVCYC is now open ALL YEAR ROUND. The Barracuda Swim Team is keeping the pool in operation all winter for the first time this year and adult lap swimming is part of their daily program.

A Reader's Theater Class is offered by Linda Prejean to individuals 18 years and older through the MPC Older Adult Program. The class includes instruction in basic acting techniques and reading of contemporary plays. The class culminates in an actual theatrical production. The class meets on Sunday and Monday evenings and is free of charge to CVCYC members.

Drawing out the Inner Artist is a continuing class for adults offered through the MPC Older Adult Program by Anna Forman. Students may attend the morning and/or afternoon session of the class each Thursday. The class is free of charge to CVCYC members.

SATURDAY NIGHT DROP-IN FOR MIDDLE SCHOOLERS continues on the first Saturday night of each month. Kids can play ping-pong, pool, watch a video or just spend time with friends. The February 4th video will be *Willow*.

Date: First Saturday of each month
Time: 7 - 9 p.m.

Fee: \$1 (plus any purchase of snacks)

Please call the Carmel Valley Community Youth Center office, 659-3983 from 9 a.m. to 12 noon weekday mornings for more information or to pre-register.

Events

CHANGING CLIMATE PATTERNS; Dr. Richard Robinson, MPC Biologist, in two Feb. lectures sponsored by Gentrain Society and League of Women Voters. Feb. 21,—"Warming the Earth—The Greenhouse Effect." Feb. 23—"Causes and effects of ozone depletion." He will also discuss scientific and political actions offering a measure of control for changes.

FREE/ANONYMOUS AIDS TESTING; Seaside, Monday and Friday, 8:30 a.m.-3:30 p.m., Health Dept., 1292 Olympia. Tel. 899-8100 for appointment. Salinas, Tuesdays, 9 a.m. - 6 p.m., 1270 Natividad Rd., Tel. 755-4512.

INTERVENTION WORKSHOP: A coalition of community agencies sponsoring a one-day workshop on "Intervention Techniques for Childhood and Adolescent Depression and Suicide," Feb. 9, 8:30 a.m., Monterey Beach Hotel. Fee, lunch included. Tel. 375-6966.

INVITATIONAL ART EXHIBIT: Feb. 19-March 19. Seventeen artists from Monterey Bay area, UCSC, Cowell College's Smith Gallery, with works of 17 artists. Artists reception, Feb. 19. 429-2953.

C.V. GEM/MINERAL SOCIETY: Feb. 10, 7:30 p.m., Crossroads Community Rm. Ron Gaitskell on "Inexpensive Silver Casting in the Home." 649-5653.

RUTH J. ALLAN RECEPTION: Santa Catalina Library, 3 p.m., Feb. 5. launching her "Works in Progress" exhibit and demonstrations through Feb. 27.

SUMMER SCHOOL FOR THE ARTS; Applications being accepted for 4-week intensive program for students in Ninth Grade through 1989 High School graduates. Financial aid available. For writers, dancers, thespians, musicians, film-video-visual artists. Tel. Assemblyman Farr's office—425-1503.

GENEALOGICAL SEMINAR; Feb. 4, 8 a.m. until 5 p.m., LDS Church, Seaside. Tel. 375-1347 or 394-2413, by Jan. 28 for reservations.

AUCTION AND TREASURE HUNT; P.G. Museum of Natural History Assn., Feb. 10, 6 p.m. for auction. Admission. Feb. 11, 1 p.m., Treasure Hunting Sale. 165 Forest Ave., P.G. Tel-372-4212.

SENIORS' TAX HELP; Alliance on Aging tax assistance program to assist in preparing state and federal tax returns. Tel. 646-4636.

"THE ZOO STORY"; Monterey High's Drama Dept.; Feb. 23-24-25. 649-5561.

CARNIVAL OF VENICE: Photographic Center Gallery, Carmel, Feb. 11, costume reception, 6-8 p.m. 625-5181.

FOREST THEATER AUDITIONS: "A Moon for the Misbegotten." Feb. 4 and 5, 11 a.m. to 1 p.m. Needed are four muscular men and one well-endowed woman. Tel. 624-7165.

MPC WOMEN'S TENNIS TEAM: Practice began Jan. 30. Dedicated 12-unit students, regardless of age or ability. Tel. 646-4220 or 624-7003.

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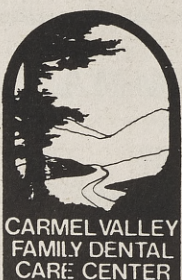
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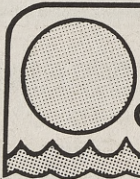
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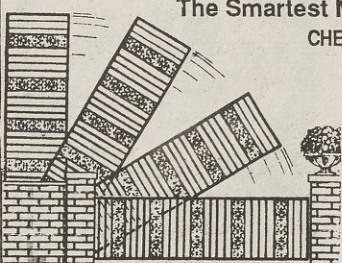
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AMERICAN AND SOVIET WOMEN MEET during the 1987 peace walk in the multi-media show "All In It Together/The Soviet/American Walk 1987."

Peace Walk Films

Valley/Carmel Women Will Present CVVYC Multi-Media Show Feb. 11

Two multi-media shows written and produced by Carmel Valley's Mara Freeman will be presented at 7 p.m., Saturday, Feb. 11, at the Carmel Valley Village Community Youth Center on Ford Road.

Both shows chronicle the experiences of Jacquelyn Smith, Carmel peace activist, who will be present to introduce the screenings, which include "The Great Peace March of 1986," telling of her walk

from Los Angeles to Washington D.C.

The second production "The Soviet/American Walk—1987" depicts the joint Soviet-American effort with a walk across Russia.

Freeman will also be present, along with Smith, for discussions following the screenings. They will also discuss a planned 1990 Global Walk.

Events

ALL-MEDIA ART COMPETITION: UCSC Cowell College. Contact Verna Brady at 429-2953.

SENIORS COOKING COURSE: MPC and Alliance on Aging nutrition program. Wednesdays at 9:30 a.m., Marina Community Center, 384-6009/372-7843.

C.V. GARDEN CLUB: Feb. 9, 6:30 p.m. Potluck. Program "Garden Seed in Historical America" by former Seed Company CEO Dave Behrent. St. Dunstons. Tel. 659-2410.

PARCEL TAX MEETING: CMS PTA presentation, slide show, Q&A period, 7 p.m., Feb. 7, CMS library.

ORGAN CONCERT: Feb. 3, 8 p.m., 1st United Methodist Church, Pacific Grove. Dr. John Ellis performing. Admission. 372-5875.

MP QUILTERS GUILD: 7:30 p.m., Feb. 6, St. Mary's, P.G. Dorothy Osler "Strippy and Medallion Quilts."

EMBROIDERS' GUILD: Feb. 6, 9:30 a.m., Crossroads Community Room. Rachel Clark on "Clothes for the Body and Soul." Public Welcome. 625-0147.

ART HISTORY LECTURE: Feb. 18, MPC Music Bldg., Jan Lasseter. Donation. 624-4262.

CALIF. NATIVE PLANT SOCIETY: 7:30 p.m. Tues., Feb. 21, Brey Library, CHS, "Rare plants of the Central Coast," by Craig Cunningham, Atascadero photographer. Public welcome 659-2528.

WESTERN STAGE: ACT Festival—Feb. 11, 8 p.m., O'Neill's "The Great God Brown." Feb. 12, 7 p.m., Weiss' "Marat/Sade." Feb. 12, Midnight, Allen's "Dawn." Feb. 13, 7 p.m., "Merchant of Venice." Original one-act plays, Feb. 13, Noon, and Feb. 14, 10 a.m. 375-2111.

SERRA SCHOOL SPAGHETTI FEED: Feb. 5, Noon to 5:30 p.m. Crespi Hall.

DYSLEXIA SOCIETY SYMPOSIUM: Mission Inn, Feb. 3 and 4. 373-8638 and 375-5890 evenings.

FOSTER PARENT ORIENTATION: Feb. 14 and 28; 899-8001.

ORIENTAL ART SOCIETY: "Indigo, From Seed to Dye," Dorothy Miller. Feb. 14, 7:30 p.m., Crossroads Meeting Room. Public Welcome.

VIA PARAISO PARK REOPENING: Feb. 3, 4 p.m. Monterey. 646-3866.

MP MUSEUM SHOWS: Lewis Kesling, Feb. 13-March 31, Monterey Conference Center. Reception, Feb. 10, 5 —7 p.m. Hours M-F, 10 a.m.—4 p.m. Lower Gallery, James Crable Photographs, Feb. 11 to April 23.

CARNIVAL MONTEREY '89: Brazilian music and dance, Feb. 11. 625-2517.

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WHOLE LIFE CENTER

Monday Evening Lecture Series for February 1989.

MONDAY, February 6, Carol Austen, hostess for "Ask the Source" on KNRY radio, is a teacher of Higher Creativity. Through her own understanding of how higher intelligence works, she discovered the place in the brain that acts like a high powered sender/receiver radio system. She will discuss "advance information" for the benefit of personal growth.

MONDAY, February 13, Ann Light, "So You Bought a Crystal...Now What?" Anne will share her personal collection of crystals and stones and their use in meditation, focus, change, work, protection, pleasure and fun. You are invited to bring your crystals and stones with you to use in various exercises during the evening.

Local radio personality Barbara Rose Shuler will interview guests on selected evenings for broadcast on KAZU's Discovery program.

There is a \$5 cover charge. For information call Sara Bernstein.

SUNDAY, February 5, from 5:30 to 7:30 p.m., Judy Tatelbaum, a highly acclaimed local author, will be our guest. Please join us for a reception for her new book, *You Don't Have to Suffer—A Handbook for Moving Beyond Life's Crisis*. The author is a Gestalt therapist in private practice, lecturer, and educator devoted to helping people through their emotional suffering. Her first book, *The Courage to Grieve*, was hailed by Norman Vincent Peale and Elisabeth Kubler-Ross. No charge.

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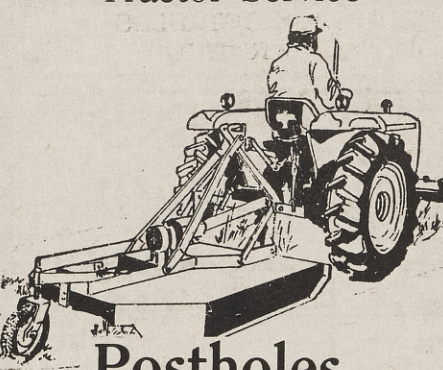
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YWCA Sponsoring Career Bridging

The YWCA is offering a three week session of classes for career development from February 6 through 22, from 7 to 9 p.m.

The first week will cover self assessment for enhanced self-confidence and career growth. The second week will entail techniques for a successful job search and strategizing for success. The third week will include resume writing and interviewing with confidence.

The YWCA will host a support group for anyone looking for work on Mondays from 7 to 8:30 p.m. at 404 Camino El Estero, Monterey, starting March 6.

The purpose of the group is to motivate the job seeker, brainstorming for leads on jobs, and keeping heads above water through the difficult process of searching for work.

For fee information, contact Bernice Moore at 649-0834.

Alliance on Aging Sets Cupid's Caper

A benefit "Friday Fling", Feb. 10, at Monterey Beach Hotel will offer dancing to a live band, buffet service of finger foods, tarot card readings, door prizes, compatibility profiles, and a 4 - 5 p.m. "Singles Exchange."

In addition, revelers will be able to buy clues to a mystery with the grand prize of two days at a luxury Tahoe hotel, including air fare and limo service—plus oppor-

tunities for lesser prizes.

While the event will feature early "Singles Events" the 4 to 10 p.m. program will provide entertainment, food, dancing, and mixing for couples who enjoy a Caper with Cupid.

For reservations, telephone 646-4636.

All proceeds will support Alliance on Aging's services.

Indigo Fabric Dye Talk for Society

Oriental Art Society will hear Dorothy Miller speak on "Indigo, from Seed to Dye," Feb. 14, at 7:30 p.m. in the upstairs Crossroads Meeting Room.

Mrs. Miller first encountered indigo dying while living in Japan. Intrigued by the art, she studied further with anthropol-

ogy courses at Northwestern University, and design courses at Claremont's Scripps College.

Her personal collection includes Ikat (Kasuri) fabrics, tools, and weaving equipment from Thailand, Taiwan, the Philippines and Korea.

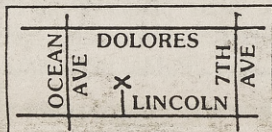
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What's Blooming?

By Marilyn Raynes

Pansies are one of the joys of winter and they are blooming all around the Village right now. This beauty is in front of Peter Coakley's Valley Lodge. Violets, pansies and violas all fall under the botanical heading of Viola. The flowers can be almost any color—this one is blue. The leaves are dark green, glossy, and heart-shaped, toothed on the outside. They are really a perennial but in most gardens are treated as annuals.



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MINIATURE SCHNAUZER approximately 5 lbs., area of Scarlett Rd., black collar/Stockton License. Reward 659-0693.

HELP WANTED

IMMEDIATE OPENING FOR A mature sales person to work full or part time in our Carmel Valley shop. Must be able to work week-ends. Organizational skills as well as experience working with fabrics are desirable. Salary commensurate to experience. For information call Talbott Retail Office 625-2334.

NEW TODAY

GET YOUR HOUSE CRYSTAL CLEAN with Whites House Cleaning. Home repairs & New construction clean-up. 624-7157.

SPACIOUS 1 BEDROOM APT. for rent. Freshly painted, new carpet and kitchen flooring. In heart of Village. Contact 624-2731 or 624-5986.

DEADLINE FOR ADS AND COPY, FEBRUARY 8. NO EXCEPTIONS PLEASE!

Acorn Hardware Keeps Growing—Bigger & Better

YARN

Fine Yarns at reasonable prices. Wools, cottons and acrylics for all your basic needs.

624-9102

Golden Fleece
YARN SHOP



"Inquire about our charge and delivery service."

TONY RICIGLIANO
OWNER/PHARMACIST
KAREN RICIGLIANO
STORE MANAGER

MID VALLEY
PHARMACY

625-3131

R

STORE HOURS

Mon-Fri 9:30-5:30
Saturday 9:30-4:00
Saturday Prescriptions Only 9:30-Noon
Sunday Closed

MID VALLEY BARBER SHOP

Business Hours: 9 a.m.-6 p.m.
Sat: 10 a.m.-2 p.m.
Evening Apointments Available



625-4222

By Appointment
RAY MICHAEL
Mid-Valley Center
Carmel Valley, CA 93923

Se Habla Español



Paul Krueger serves Sue Pius and daughter Stacy.

"Things are crankin' along here at Acorn Hardware on a real steady basis," says Paul Krueger.

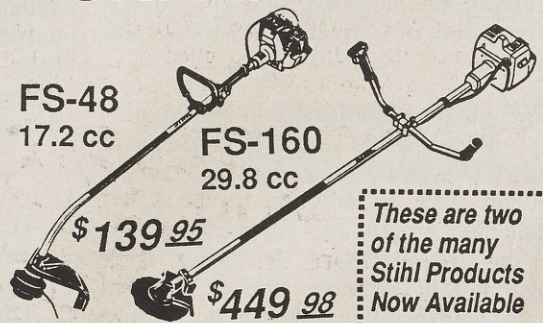
The man whose passion is the world of tools and supplies at Acorn has completed almost four years at Mid Valley Center, always broadening products and services. This past year Paul added several lines of power equipment including Stihl chainsaws and trimmers, Yazoo mowers and BCS tillers.

These new equipment lines are in addition to the "new in '88" full-service equipment repair shop on premises—and a small fleet of tool and equipment rentals. (Paul's beard is also an '88 add-on.)

"I'd like to thank all of our loyal customers for their patronage and friendship, inviting any 'friends we haven't met or served' to come by," Paul says.



MID VALLEY
SHOPPING
CENTER

Home, Farm, Pro —
STIHL's the One

These are two of the many Stihl Products Now Available

- Electronic ignition for sure starts
- Anti-vibration system lets you work with less fatigue
- Various cutting heads for a variety of tasks
- Many models come with bike or loop handles
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ACORN
HARDWARE

M-F 7:30—6 Sat. 8—5

625--6446

STIHL®

Everything You Hear About Them Is True

VALLEY MAID
Laundromat

HOURS: MON-SAT 7:30-8:30
CLOSED SUNDAY

MID CARMEL
VALLEY
624-7324



MAY WE SERVE YOU
IN YOUR AUTO NEEDS

"Remember experience makes the difference"

Oil & Filter

Most Cars —\$24.95

(Includes Full-care Car Service)

MID VALLEY CHEVRON STATION

Carmel Valley Rd. & Dorris Dr.

CAR WASH/DETAILING BY APPOINTMENT

Supervisors Uphold Denial Of Rio Rd. Office Building

"Common sense tells us that Rio Rd. is a mess," and that "another office building at the mouth of the Valley is simply too much." That was Supervisor Karin Strasser Kauffman's conclusion after listening to legalistic arguments over the traffic impacts of a proposed 14,000 square foot office building on Rio Rd.

Strasser Kauffman's colleagues on the Board of Supervisors agreed and voted unanimously to uphold the Planning and Public Works Departments' recommendations to deny approval for the building at this time.

Supervisor Marc Del Piero noted that "until Hatton Canyon Freeway is completed, it is impossible to ask the public to suffer the traffic expected from this project."

Carmel Properties Co. had proposed to construct a building that would be leased by Merrill Lynch. It would have been located on the north side of Rio Rd., east of the Chevron Station and Mission Inn.

Apart from traffic impacts, supervisors were sympathetic to the project. "The proposed use is appropriate for this property and preferable to some things that have been proposed there in the past," Strasser Kauffman told the applicants.

The required traffic study estimated the project would add about 314 trips per day to traffic on Rio Rd. This would worsen traffic at the intersections of Highway 1 with Rio Rd. and Carmel Valley Rd., both of which are already operating below acceptable levels of service, according to Public Works.

Mini Service Center Approved For Construction on Village Dr.

A mini service center was approved by the Board of Supervisors Jan. 24 for construction on the west side of Village Drive, south of Carmel Valley Rd., in the Village.

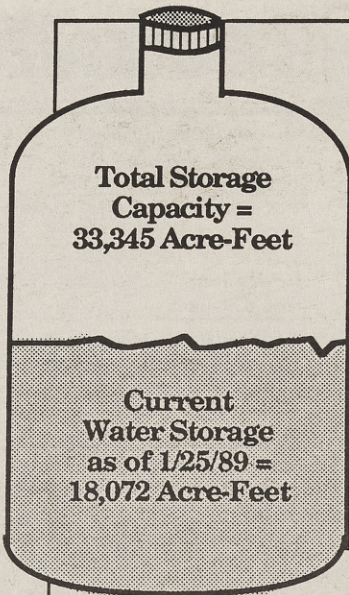
The 4,000 square foot, two-story building will have a 960 square foot apartment and 960 square feet of storage space on the second floor, in addition to the 2,000 square feet proposed for service center use on the ground floor. Developer Rick Stemple told the supervisors he hopes to lease the ground floor to an electrician; there may also be a second contractor tenant.

Stemple will have to provide assurances that contractor tenants already are in the Village, so there will be no increase in traffic. Due to the residence on the second floor, conditions for approval will ban any storage of toxic or flammable materials at the site.

Low-Income Home

The Home Energy Assistance Program (HEAP) application period for Fiscal Year 1989 is open.

The Home Energy Assistance Program is a federally funded program administered by the State Department of Economic



MONTEREY PENINSULA WATER STORAGE REPORT

As of January 25, 1989

	Total Capacity	Current Storage	%
Los Padres	1,968*	1,724*	88
San Clemente	131*	131*	100
Upper Carmel Valley	6,531	6,531	100
Lower Carmel Valley	20,015	7,168	36
Seaside Coastal	4,700	2,518	54
TOTAL	33,345	18,072	54%
	Acre-Feet	Acre-Feet	

*Excludes State of California minimum storage requirement.

OFFICIAL FIGURES FROM THE

• MONTEREY PENINSULA WATER MANAGEMENT DISTRICT •

Go-Ahead for New Bank *Continued from Front Page*

remain there, and not flow downstream to the mouth of the Valley," the study states.

"The Bank of America did not aggressively pursue customers at their former Carmel Valley Village site; and, consequently, did not reap the benefits of the potential banking business emanating from that area. This is corroborated by surveys recently conducted in the Carmel Valley Village. These surveys showed that only 38 percent of the checks used to pay for goods and services were drawn on the Bank of America's Village branch, the other 62 percent were drawn on banks at

the mouth of the Carmel Valley, Carmel, Monterey, and Salinas, etc.," according to the feasibility study.

The former Bank of America and Crocker Bank offices are too big for cost-effective use by the new bank, at least initially. If they are to be used, the study recommends negotiating for only a portion of each facility.

The Bank of American building is now for sale for \$490,000. There has been "quite a bit of interest, and we hope to have it sold soon," according to Ernie Poncetta of Mid Valley Realty in Salinas.

Energy Assistance Filing Opens for '89

Opportunity which provides payments to low-income households to assist residents in meeting the costs of heating and/or cooling their homes.

Assistance is provided in the form of a warrant which is made payable to eligible

low-income applicants and their major utility company. These warrants are disbursed by the Home Energy Assistance Program to the eligible applicant household once each year.

For information, contact Assemblyman Farr's office at 646-1980.



WANT COUNTRY?

CONSIDER KINKANNON CANYON: Accessible, yet private. A beautiful woodlands setting, with James Creek running through. Build your home or vacation cabin among oaks and madrones. Camp out under the stars and breathe the cleanest, freshest air ever! 2 lots, each 20+ acres, power, and telephone; one with an artesian well. With well...\$75,000 With 3 wellsites witched...\$70,000

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1 E. Carmel Valley Rd., (408) 659-2216

PLANNING TO BUILD?

We do the engineering and geological testing the County demands.

Civil Engineering
Geotechnical Engineering
Geologic Investigations
Percolation & Soil Testing
Land Surveying • Planning



175 Ford Road
Carmel Valley, CA 93924
(408) 659-2045



Del Monte
REALTY COMPANY

Beautiful Peninsula & Valley Properties!

CARMEL VIEWS CONTEMPORARY! Secluded on an almost 2/3-acre site only minutes to shops & schools, an unusually appealing redwood home built by an architect for his own family. Large picture windows frame oak forest & adjoining greenbelt views. There are stunning bleached oak floors in the dining and living room with handsome brick raised-earth fireplace, and a Franklin stove in the family room. Den with built-in bookcase is located near the tiled kitchen which has doors opening onto a sunny redwood view deck. Three bedrooms & 2-1/2 baths. Lots of storage! Low maintenance grounds. **\$388,000.** 625-0300.

PEEK OF OCEAN & PT. LOBOS! Capturing beautiful valley views of a gracious custom-built Carmel Views contemporary. The living room is elegant, spacious and enhanced by high ceilings, marble fireplace and large windows framing the views. Hardwood floors in the living and dining areas add to the charm of this home, and there is a handsome fireplace in the spacious family room. Three levels assure privacy and add to the unique design—with 2 bedrooms on the lower level and master suite on the upper level. The large, light-filled kitchen has doors opening to the sun deck offering Point Lobos & ocean views. **\$435,000.** 625-0300.

PICTURE PERFECT RANCH CONDO! In a prime location off the 18th fairway of C.V. Ranch, an exquisitely decorated spacious condo is being sold fully furnished. Open and sunny and in turn-key condition, this immaculate 3-bedroom, 3-bath unit is ready to move in. Highlights include fireplaces—warming the gracious living and master bedroom, white carpeting and white oak floors, wet bar off the formal dining room and a cozy den or family room den. Stunning white cabinets accent a fabulous kitchen, and there is an oversized fairway view deck. Only 3 years old! **\$450,000.** 625-0300.

736-ACRE VALLEY RANCH! Located only 18.2 miles from Highway 1. Magnificent oak-studded level & rolling acres with a main house, 5 guest houses, outbuildings, barns & corrals, and positioned around a lake - against a beautiful backdrop of lush hills. Suitable for a horse ranch, vineyards, corporate retreat or gentleman's country estate, affording privacy, sunshine & scenic beauty. Extensive inventory of ranch equipment included with price. **\$6,500,000.** 625-4111.

CARMEL
625-0300
Junipero near Fifth

PEBBLE BEACH
625-4111
The Lodge at Pebble Beach

PEBBLE BEACH
647-7494
The Inn at Spanish Bay



Serving
Carmel Valley
Carmel &
Down the
Coast

SEWER & DRAIN LINES CLEARED

24-HOUR RADIO DISPATCHED

Also:

- SEPTIC TANKS pumped, serviced, repaired, installed.
- BULLDOZER - Lots cleared & leveled.
- HOUSE pads prepared, footings dug.

659-2465

Bill Parham - Owner, Drawer 30, Carmel Valley, Ca. 93924
STATE CONTRACTORS LIC. 494738



PORTER-MARQUARD
REALTY
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"61 years of experience in
Carmel Valley real estate"

FOR SALE CARMEL VALLEY

WATCH THE SUN SET IN A COUNTRY HOME. Country home with all the amenities you could want. This home is located on a fenced two-acre hillside with a fabulous view of the valley. Sit on the glassed-in porch and enjoy the sunsets. This is a two level, 4 bedroom, 2 1/2 bath home waiting for new owners and is in-move in condition. Asking **\$299,999.**

NEW LISTING. WATCH THE MOON RISE! Snuggled in a setting of magnificent views and ancient oaks at the end of a Carmel Valley country road, this three bedroom, two bath home features views from every room, light and privacy. The large downstairs bonus room with full bath could be used for hobby, guests, or as a fourth bedroom. A charming patio, 30' pool, decking, and adobe paths provide comfortable outdoor living. Very livable, with great potential. **\$345,000.**

EXPANSIVE FAMILY HOME WITH INDOOR POOL. Large windows frame views of 5 ranges of mountains from this 3 bedroom, 3 1/2 bath, plus guest room. Large deck plus patio off pool house, family orchard, upstairs master suite, walnut paneled study. Private, sunny and protected. **\$350,000.**

Real Estate Report

Tax-Deferred Exchanges

By Rita Base Winn, Realtor Associate
Fox & Carskadon/Better Homes & Garden

A sale is a transfer of property for money. An exchange, for tax purposes, is a transfer of property for another property of the same general kind. Some exchanges are non-taxable.

In a simple exchange, you exchange your property for the same type ("like kind") of property of equal value, and the tax is treated as if you continued to hold the original property. For tax purposes, it is almost as though nothing had happened at the time of the exchange. The tax consequence of any gain or loss is postponed until you dispose of the new property.

This sounds very simple and certainly attractive. Be aware, however, that the IRS in its infinite wisdom has invented a few rules that make this game quite complex. Professional advice is essential.

An exchange can be concurrent or delayed. Additional rules regarding time limits must be followed for a delayed exchange.

In a concurrent exchange, everything happens at once. There is a simultaneous settlement on the sale of your old property and purchase of the new. This happens when two people exchange property between themselves. It also qualifies as an exchange, however, when the sale of the old property and purchase of the new property are completely unrelated and involve different people—as long as the settlement on the sale and purchase occur at the same time.

When an exchange occurs, there may be money, mortgage, mortgage relief or other property that will change hands along with the real estate, in order to make an even exchange. These other things that might

be accepted, including money, unlike property, or mortgage relief, are called "boot," and boot is taxable.

In a delayed exchange, you must find and identify the property you want to acquire within 45 days of the sale of your first property, and you must have the entire transaction completed within 180 days of the date you transferred the first property to another person.

If you have a property that you want to exchange for another, how do you begin the process? Typically, you will place your property on the market through your Realtor, and identify at that time that the property will be part of an exchange. This intent should be included as part of the listing agreement and noted in the sales contract when the property is sold. Otherwise, the tax-free benefits of the exchange could be disallowed.

Let us assume that a buyer is found for your property and escrow is to close in 30 days, but you have not yet found the property you want to buy in exchange. What happens?

You make arrangements to use an independent agency that is knowledgeable about exchanges. You may wish to make the arrangements through an attorney that specializes in exchanges. Currently, several title companies have established sections to work exclusively with exchanges, and some banks also have trust departments that handle exchanges.

What happens, basically, is that all proceeds from the sale of your first property are held by this outside agency. You now have 45 days to identify the property you

Mortgage Interest Rates

Lender	30 Yr. Fixed Rate Loan		Adjustable Rate Loan	
	Int.	Pts.	Int.	Pts.
American S & L	11.000	2.50	8.250	1.50
Bank of America	10.500	2.00	8.125	1.50
Calif. First Bank	10.625	2.00	8.375	1.50
Eureka Federal S & L	11.250	1.50	7.500	1.50
Fremont Bank	10.500	2.00	7.875	1.00
First Interstate Bank	11.625	1.50	9.750	1.50
Great American 1st S&L	10.875	2.00	7.625	2.00
Home Federal S & L	11.625	2.00	8.125	1.50
Monterey County Bank	10.500	1.50	8.500	1.50
Monterey S & L	10.905	2.00	7.900	1.50
SF Federal S & L	10.750	1.50	7.600	2.00
Wells Fargo	10.875	2.00	8.250	1.50
Monterey Coast Mort.	10.625	2.00	7.375	1.50
World S & L	11.000	2.00	7.900	1.75

This table is a representative sampling of local mortgage loan interest rates for owner-occupied residences. Many other lenders offer similar loans.

Rates were in effect on the Monday prior to publication. Rates are subject to change. There is no guarantee of loan availability with any particular lender.

Interest rate and points are not the only factors to consider when comparing mortgage terms. You may also wish to determine maximum loan amount, minimum percentage down payment, processing time and fees.

Adjustable rate mortgages (ARMs) have rates that change according to the cost of money in the money market. The ARM rate cited here is the "going in" rate designed to attract buyers who otherwise might not qualify. To compare ARMs, you will need to determine the time of the first adjustment, frequency of subsequent adjustments, maximum annual increase, maximum allowable rate, the money market index used as basis for the adjustment, and the "spread" between this index and the adjusted interest rate.

wish to acquire and 180 days to complete the transaction. The agency you are using will help you complete the exchange in a manner that meets IRS requirements. Any proceeds from the sale of the first property are held by the agency until the exchange is completed.

Again, I emphasize that this is a complex process. If you are thinking of an exchange, please get professional advice from the very beginning. It will save you time and dollars.

Low Income Housing Funds Available

Monterey County has \$150,000 available to assist in providing low income housing in the unincorporated area of the County. Developers of affordable housing are invited to submit proposals and requests for grants or low interest loans for housing rehabilitation, land acquisition, unit purchase, development of infrastructure, or other appropriate purposes.

The funds are available as a result of the County's Inclusionary Housing Ordinance, which gives a developer the option of paying fees instead of developing low income housing on site as part of a new development.

Applications should be made to the Planning Department by March 15. For information, contact Frank Brunings at 1-755-5025.

Ty Ebright & Associates' Senior Financial Center

Ty Ebright • Nancy E. Rushmer
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Nursing Home Costs

THE SOLUTION YOU CAN LIVE WITH

Senior citizens are confronted with two major concerns:

- How and where to store emergency assets, and
- How to avoid depleting those assets as a result of long-term nursing home confinement

Ty Ebright & Associates' Senior Financial Center offers a unique savings vehicle featuring:

- Up to \$3,000 per month available for nursing home costs
- Guarantee of principal
- Instant liquidity of cash deposit
- Tax-free interest accumulation
- No withdrawal charges
- Interest rates adjusted to current market levels
- Reduce federal and state income tax
- Reduce the new Medicare tax
- No probate costs

A free educational seminar will be held on FEBRUARY 9, 1989

Ramada Inn
Monterey Room
808 North Main Street
Salinas

10:00 a.m.

Double Tree Inn
Bonsai Room
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Monterey

2:00 p.m.

Call immediately for reservations — (408) 649-4224

The first 50 reservations will receive a free preview audio tape

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DELIGHTFUL SMALLER HOME on 12 1/2 acres. All wood house with view, rockwork, fish pond, fruit trees, large horse corral, with place for barn. A truly unique property with privacy.
\$175,000.

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Charity Crane
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(408) 659-3434

ARTISTS RETREAT CARMEL VALLEY

Peace and quiet by the river on 5 oak covered acres, appreciate the esthetic value of the deck over a swimming hole, the sound of water rushing and enjoy dining by candlelight (yes there is electricity) by the warmth of a roaring fire. Room for your horse and garden.

\$159,000

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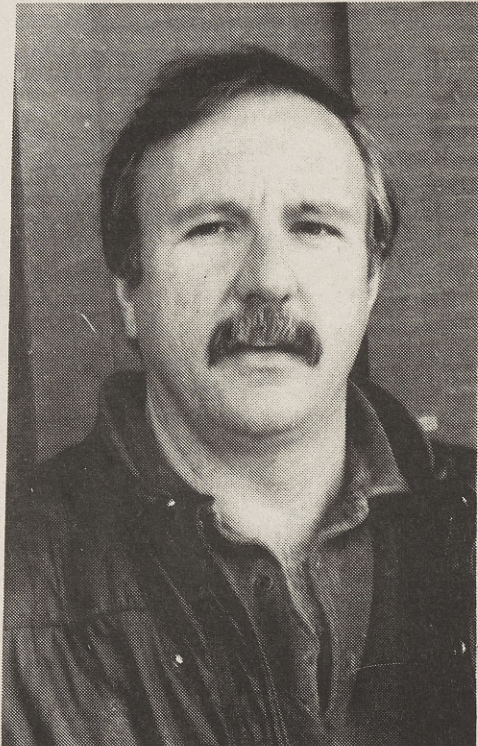
SELLING YOUR HOME?

List your home for sale with a real estate firm that advertises in the *Carmel Valley Sun*. By advertising in the *Sun*, a firm shows its interest in, knowledge of, and support for Carmel Valley. Such a firm may serve you better. Please patronize our advertisers — and tell them you saw their ad in the *Sun*.

The Staff
Carmel Valley Sun

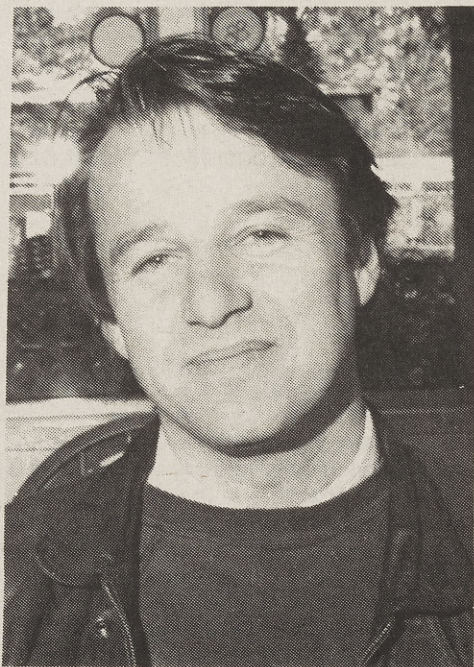
VALLEY VOICES

How About Our Water— Census And Rationing?



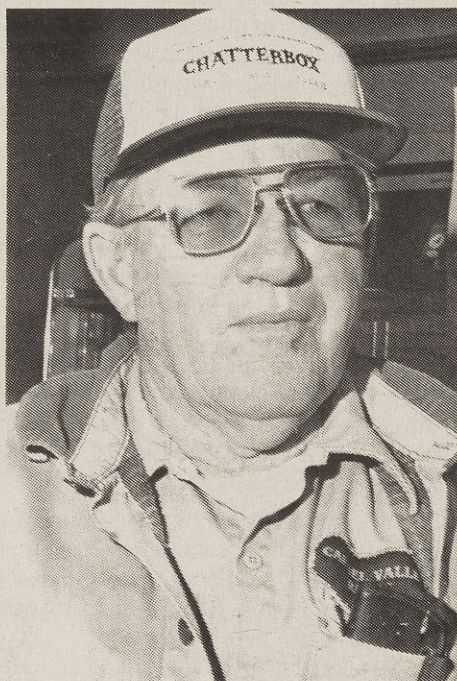
ROBERT THURSTON
Village Resident

It is very arbitrary, especially for those of us who live in the Valley's dry climate, contrasted to the humid beach areas. It does not consider needs of new residents, who only get the minimum ration.



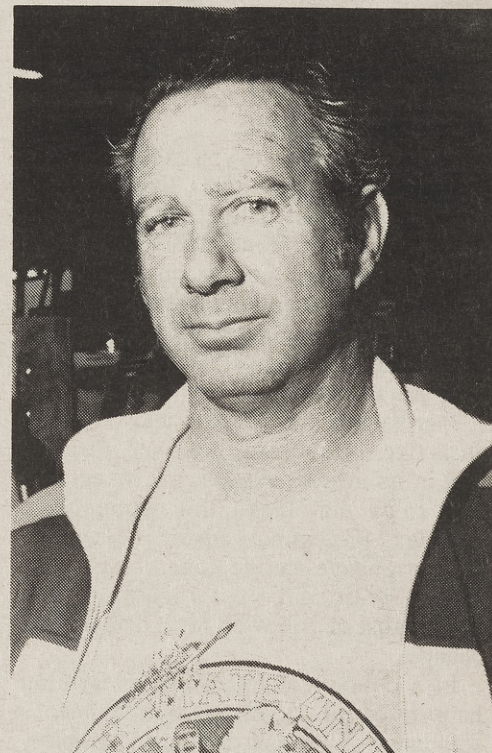
JOSEPH KOVACS
Dental Lab Owner

It's a necessary evil, of course minus the names of occupants. But how many visitors per month are we allowed? (P.S.—Sorry friends and relatives, I'm being rationed.)



PHIL WRIGHT
Village Businessman

It is all right to get some idea of how many people are in the district. Listing names was ridiculous. The water board situation is a fiasco all the way around.



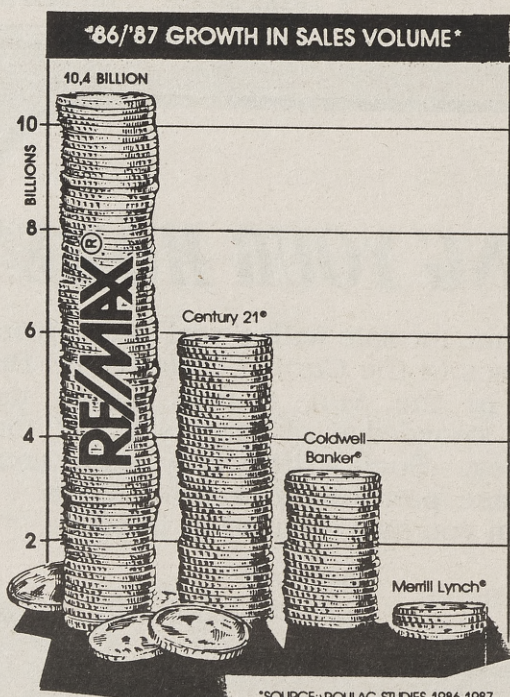
MICHAEL SCARDINA
Mid Valley Resident

The census was a way for people to lie. I'm not too happy with the whole situation after paying \$1,000 for a swimming pool permit. I'm drilling a well. It's time to let the experts take over and get us some water.

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RE/MAX® is a cooperative of full-time, real estate professionals who share the office overhead expenses and pay their own expenses directly at discounted volume rates. Thus, when you list your property for sale with a RE/MAX Sales Associate, he or she invests directly in advertising your property.

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That's why RE/MAX Sales Associates average more than 24 real estate transactions per year—three times the industry average. That's why RE/MAX Sales Associates are typically in the top 20 percent of sales producers. Small wonder that RE/MAX is the fastest growing real estate firm in America!

When you are ready to list your property for sale, stop by our office adjacent to the Barnyard or call 625-3535 for a no-cost, no-obligation market evaluation of your property. Discover the difference.

